



ZEN DEVELOPMENT CONSULTANTS LLC

222 Redwood Drive | PO Box 1082 | Woodacre, California 94973 | 818/653-3899



MARIANA CRAWFORD

Senior Development Consultant

FOCUS

Finance

PROFESSIONAL HIGHLIGHTS

- Lending and public agency background
- HUD/FHA senior underwriter
- Issued ~ \$1 billion firm commitments across 11 states
- Strong financial analysis and pro forma skills
- Oversees large, team-based grant writing efforts
- Portfolio-wide finance/refinance strategist
- Managed Oregon's LIHTC program
- Experienced in California, Oregon, and Washington State

EDUCATION

University of Oregon
MBA

Bachelor of Science
Journalism and
Communications

PROFESSIONAL EXPERIENCE

Zen Development Consultants LLC California-based

Senior Development Consultant, Present

Provides real estate consulting services specializing in HUD/FHA and affordable housing financing; development pipeline management; financial modeling and analysis; funding applications; closing coordination; and project-level/portfolio-level refinance strategy.

Chelsea Investment Corporation San Diego Area, California

Senior Project Finance Manager, 2018-2020

Provided executable financial feasibility strategies in affordable housing including identifying the capital stack, completing applications, loan closings, permanent loan conversions and general project management guidance. Researched predevelopment, construction and permanent financing sources for use within the development pipeline. Worked closely with project managers and construction teams to ensure reliable budgeting and scheduling. Reviewed and drafted comments to TCAC, CDLAC and HCD proposed guidelines, policies and regulatory revisions.

RED Capital Group San Diego, California

Senior FHA Analyst, Affordable Housing Division, 2016-2018

Prepared origination screening preliminary loan analyses, bond sources and uses models and timelines. Led internal deal coordination from origination/engagement through closing. Expanded RED's origination presence in the Pacific NW. Completed Series 52 and 63 licensing.

U.S. Housing and Urban Development Seattle, Washington and Santa Ana, California

Senior Quality Assurance Specialist, Region IX Single Family FHA, 2015-2016

Senior Project Manager/Underwriter, Region X Multifamily FHA, 2013-2015

Project Manager/Underwriter, Region X Multifamily FHA, 2011-2013

Insured nearly \$1B in FHA multifamily/healthcare/tax credit projects, across 11 states. Responsible for turnaround strategies of Region X's troubled asset pipeline. Restructured and modified \$60 MM cross-collateralized defaulted healthcare and multifamily housing loans. Served as acting development branch chief and lead underwriter. Served on Region X loan committee. Served on national affordable housing pilot loan committees.

Oregon Housing and Community Services Salem, Oregon

Tax Credit Programs Manager, 2008-2010

Ran federal low-income housing tax credit program of \$105MM leading to annual affordable housing production of 1,100+ units. Secured and delivered over \$47MM in ARRA funding initiatives from US Treasury and HUD (Exchange & TCAP) to the State of Oregon affordable housing platform, leading to the redevelopment and preservation of over 700 units for a 24-project pipeline. Proposed, prepared, tested and published program policies, competitive allocation materials and technical assistance trainings. Reviewed financing structures, models and narratives for competitive scoring and presentations to executive committees and Housing Council.

CERTIFICATIONS AND SKILLS

HUD Trainings: Affordable Housing Preservation (2014, 2015), HOME Program Primer (2015), Briefing and Presentation Skills (2014), Section 232 Lender Training (2013), Introduction to Six Sigma Process Improvements (2013), Part 58 Environmental Review Trainings (2013, 2014), Introduction to RAD (2013, 2014), Sharepoint Implementation (2012)

Mortgage Banker's Association: Multifamily Loan Underwriting & Asset Management I & II (2014, 2015)
American Banker's Association: Analyzing Financial Statements (2013)